

Certificate Number: 03605-PR-DE-026974320

Bankruptcy Case Number: 15-09413



03605-PR-DE-026974320

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 19, 2016, at 9:34 o'clock AM AST, LUZ VIOLETA NIEVES QUINONES completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: February 19, 2016 By: /s/MARITZA DIAZ

Name: MARITZA DIAZ

Title: Counselor